

14

EXHIBIT



www.mersonline.org
1000503

MIN#

Milestones for 1001481-0000013405-5

Description	Date	Initiating Organization / User	Milestone Information
Deactivate- Assigned from MERS for Default or Bankruptcy	04/06/2021	1000503 M & T Bank	MIN Status: Deactivation-Assigned from MERS for Default or Bankruptcy
Transfer Beneficial Rights - Option 2	11/04/2020	1000503 M & T Bank	MIN Status: Active (Registered) New Investor: 1000503 M & T Bank Old Investor: 1000249 Guarantor - Ginnie Mae Batch Number: 22097562 Transfer Date: 11/02/2020
Transfer Beneficial Rights - Option 1	09/05/2017	1000249 Guarantor - Ginnie Mae	MIN Status: Active (Registered) New Investor: 1000249 Guarantor - Ginnie Mae Old Investor: 1000503 M & T Bank Batch Number: 17116603 Transfer Date: 08/31/2017
Transfer of Flow TOS/TOB Servicing Rights	08/17/2017	1001481 Liberty Mortgage Corporation	MIN Status: Active (Registered) New Investor: 1000503 M & T Bank Old Investor: 1001481 Liberty Mortgage Corporation Batch Number: 17048114 Transfer Date: 08/16/2017
Transfer of Flow TOS/TOB Servicing Rights	08/17/2017	1001481 Liberty Mortgage Corporation	MIN Status: Active (Registered) New Servicer: 1000503 M & T Bank Old Servicer: 1001481 Liberty Mortgage Corporation Batch Number: 17048114 Sale Date: 08/16/2017 Transfer Date: 08/16/2017
Registration	08/08/2017	1001481 Liberty Mortgage Corporation	MIN Status: Active (Registered) Servicer: 1001481 Liberty Mortgage Corporation

MERS Procedures - mile stone Information
ABOVE. The Bank (non-judicial) foreclosed
on Home "NO Doc Process"

1st Action taken while in Bankruptcy stay
3/22/21 - 7/7/21 and while in Approved
Covid 19 Forebearance 10/1/20 - 10/16/21 CFPB (stay)
Mortgage Modification

<https://www.mersonline.org/mers/mininfo/minviewmiles>

1/1/2022

12/7/2021

MERS® OnLine

Page 2 of 2



www.mersonline.org
1000503

12/7/2021



1 record matched your search:

[Need help?](#)

MIN: 1001481-0000013405-5

Servicer: M & T Bank
Buffalo, NY

Note Date: 08/08/2017

MIN Status: Inactive

Phone: (800) 724-2224

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

MIN: 100148100000134055

ORIGINAL

FHA Case No. 442-4467275-703

NOTE

August 8, 2017

[Date]

Butler

[City]

Pennsylvania

[State]

102 Artlee Avenue, Butler, PA 16001

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay **One Hundred Eighty-Six Thousand Four Hundred Fifty-Nine and 00/100 Dollars (US \$186,459.00)** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Liberty Mortgage Corporation**. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate **3.7500%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any Survival Event as defined in this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on **1st** day of each month beginning on **October 1, 2017**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on the **1st of September, 2047**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date." I will continue to pay those amounts both before and after any Survival Event as defined in this Note, until I have paid all of the principal and interest and any other charges described below that I may owe under this Note.

I will make my monthly payments at **3818 Liberty Street, Erie, Pennsylvania 16509** or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of **US \$863.52**.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

Joanne M. Roman 3/8/17 (Seal)
Joanne M. Roman Borrower

____ (Seal)
____ Borrower

[Sign Original Only]

Liberty Mortgage Corporation
3818 Liberty Street
Erie, Pennsylvania 16509
NMLS # 136251
Loan Officer: Keith Caughey 146620

PAY TO THE ORDER OF M & T BANK
WITHOUT RECOURSE
BY LIBERTY MORTGAGE CORPORATION

Deborah Gilmore 110
DEBORAH GILMORE, V.P.

ORIGINAL

NOTE DISCOVERY
12-24-2021

PENNSYLVANIA FHA FIXED RATE NOTE - MERS
PAFHA.NTE 06 14 16

Loan Number: LMC-11710
(page 4 of 4 pages)

Ac: 0031693120

Joanne M Roman
102 Artlee Avenue
Butler, PA
16001



PLEASE EMAIL FUNDING ADVICE TO
dcarnes@lmc mortgage.com

WIRE TRANSFER INSTRUCTIONS

COMPANY NAME: Liberty Mortgage Corporation

Address: 3318 Liberty Street
Erie, PA 16509

Beneficiary Bank

ABA Number: 243374218

Name of Bank to Whom Funds are being sent: Northwest Savings Bank

Address: 800 State Street
Erie, PA 16501

Bank Account Number to be Credited: 1316031556

Other Information: Marty Eisen

814-461-6995

★
→ Debbie Carno
→ Post Office
Superior

→ 8-8-77
See attached
MERS Milestone
Report

Last Page
NOTE Discern
12/24/2021

RESPA - illegal

Kirk Back SAME Date

NO RECORDING
IN BUTLER

LAND
RECORD

ON

1/2/2020

to 12/4/2020

When Recorded Return To:
Jillian Keitz
M&T Bank
PO BOX 1596
Buffalo, NY 14240

Parcel No.: 056-19-B31

Electronic Recording Instr: 202104090010163 Pages: 3 Fees: \$60.75 Michele Mustello Butler County Recorder	4/9/2021 3:01 PM T20210007413 ER
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I hereby CERTIFY
that this document is
recorded in the
Recorder's Office
of Butler County,
Pennsylvania

Michele Mustello
Michele M. Mustello - Recorder of Deeds

Recorded
During
Automatic
Stay
Bankrupt

CORPORATE ASSIGNMENT OF MORTGAGE

Butler, Pennsylvania
M&T Bank#: 0031693120, "ROMAN," 137

MIN #: 100148100000134055 SIS #: 1-888-679-6377

Date of Assignment: April 9th, 2021

Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS
NOMINEE FOR LIBERTY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

Assignee: M&T BANK

I hereby certify the precise address of the within named Assignor is PO BOX 2026, FLINT, MI 48501.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC has a physical address at 1901 E
Voorhees Street, Suite C, Danville, IL 61834 and a mailing address at P.O. BOX 2026, FLINT, MI
48501-2026

Executed By: JOANNE M. ROMAN, SINGLE To: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LIBERTY MORTGAGE CORPORATION, ITS
SUCCESSORS AND ASSIGNS

Dated: 08-08-2017 Recorded: 08-09-2017 as Instrument/Document 201708090016786,
Book/Reel/Liber N/A, Page/Folio N/A In the County of Butler, State of Pennsylvania.

Legal: See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

Property Address: 102 ARTLEE AVENUE, BUTLER, PA 16001 in the Township of BUTLER

I do certify that the precise address of M&T BANK is 1 FOUNTAIN PLAZA, 8TH FLOOR, BUFFALO, NY
14203

Attested By: *Sammy Hamilton*

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and
sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named
Assignee, the said Mortgage having an original principal sum of \$186,459.00 with interest, secured
thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained,
and the said assignor hereby grants and conveys unto the said assignee, the assignor's interest under
the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument, and the said property unto the said assignee
forever, subject to the terms contained in said Security Instrument.

MWY*4/9/2021 7:50:41 AM*46101507*46101509*1148*PASTATE_MORT_ASSIGN_ASSN

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 3

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR
LIBERTY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS**

On April 9th, 2021

By: 

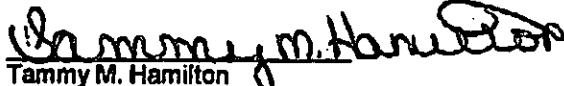
Joshua E. Wikman, Assistant Secretary

**STATE OF New York
COUNTY OF Erie**

On the 9th day of April in the year 2021 before me, the undersigned, personally appeared Joshua E. Wikman, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LIBERTY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,



Tammy M. Hamilton
Notary Public State of New York
Notary Expires: 1/12/2025 #01HA6199021
Qualified in Erie County

TAMMY M HAMILTON
NOTARY PUBLIC STATE OF NEW YORK
ERIE COUNTY
LIC. #01HA6199021
COMM. EXP. 01/12/2025

ON For Deurance 12/1/2020

M&T Bank

October 21, 2020



8-750-83379-0000114-001-1-000-000-000-000

Joanne M Roman

102 Artlee Ave
Butler, PA 16001

Joanne M Roman

102 Artlee Avenue
Butler PA 16001

unable to be Paid
No recording in Butler land record
Lockout 12/4/2020

PAYOFF STATEMENT

Re: Loan No. 0031693120
FHA Case No/Sec: 442-4467275/703

Interest Due To: December 01, 2020
Next Payment Due: August 01, 2020

At: 3.75000%

Principal Balance:	\$ 176,401.46
Interest Through December 01, 2020	2,756.25
Late Charges Due:	69.08
Escrow/Impound Overdraft	257.69
Pro Rata MIP	363.45
Unpaid Expenses*	15.00
Document Preparation	.00
Federal Express	.00
Trustee Fee	.00
Fax Fee (s)	.00
Recording Fees	60.75
* * * TOTAL AMOUNT TO PAY LOAN IN FULL * * *	\$ 179,923.68

The current escrow balance is: \$.00

Per diem through the last day of the month only: \$ 18.12
Funds received after requested payoff date will require additional per diem.

All figures are subject to change.

*For a more detailed description of Unpaid Expenses please reference the transaction activity on your mortgage billing statement or contact us at 1-800-724-2224 if you have any questions.

This statement expires on the last business day of the month. Figures must be updated after that date. In addition, figures will be adjusted if any transactions such as an escrow advance, payment reversal, or fee assessment take place.

PAYMENTS DUE

Issuance of this statement does not suspend the requirement to make the mortgage payment when due. The terms of your existing loan and loan requirements remain in effect. A late charge in the amount of \$ 34.54 will be due if the current payment or payoff is received after the grace period.

If you have already mailed your current month's mortgage payment, DO NOT stop payment on the check. Any excess funds will be refunded to you after payoff. If you currently have your payment automatically drafted from your account and a payoff is received within 4 business days of a scheduled draft date, a draft may occur. Any overpayment will be refunded within ten business days. If you wish to cancel the drafting service, a written request must be received by this office ten days prior to the payoff. (IMPORTANT INFORMATION ON PAGE 2)

750-2044-0115F



**BERKSHIRE
HATHAWAY**
HomeServices

STATEMENT OF ESTIMATED CLOSING COSTS FOR SELLERS

Seller(s) Joanne M. Roman

Estimated Closing Date 20201228

Property Address 102 Artlee Ave, Butler, PA 16001-2771

Prepared by Todd Schubert

Office Butler Berkshire Hathaway

The Preferred Realty

Selling Price \$ \$209,900.00

ESTIMATED CLOSING EXPENSES

State and Local Realty Transfer Taxes (<u>1.000</u> %)	\$ <u>2,099.00</u>
Settlement Fee	\$ <u>250.00</u>
New Deed and Notary Fees	\$ <u>250.00</u>
Broker's Compensation - Percentage (\$295.00 + <u>Todd 2%</u> %)	\$ <u>4,198.00</u>
Broker's Compensation - Fixed (\$295.00 + \$ <u>Buyer agent 3%</u>)	\$ <u>6,297.00</u>
Municipal Inspection	\$
Seller Assist	\$ <u>3,650.00</u>
Municipal Lien Letters (includes water/sewage letter)	\$ <u>175.00</u>
Home Warranty	\$
Tax Certifications	\$
Pre-Appraisal	\$
Pre-Inspection	\$
Dye Test	\$
10K Program	\$
Delinquent Child Support	\$
Resale Certificate Fee	\$
Other <u>Not including tax prorations or mortgage payoff</u>	\$

TOTAL EXPENSES \$ 16,919.00

LESS CURRENT MORTGAGE BALANCE \$

LESS OTHER MORTGAGE BALANCE(S) \$

BALANCE AFTER EXPENSES \$ 192,981.00

ESTIMATED CLOSING CREDITS

Proration of Property Taxes (Fiscal/Calendar)	\$
Proration of Current Water and Sewer Bills	\$
Other	\$

TOTAL CREDITS \$

Estimated Net Proceeds to Seller(s) \$ 192,981.00

I/We hereby agree that I/we have read and received a copy of these estimated closing costs prior to the signing of an Agreement of Sale for the property noted above. I/We further understand that the above costs are estimated and based on the best information available at this date and that they are subject to change, particularly in the case of the escrow charges such as taxes, water and sewage, rent and insurance.

This estimate does not include unpaid taxes, liens, mortgages and any other claims against the property unknown to the agent.

THE DATE OF CLOSING MAY VARY THESE ESTIMATES.

11/10/2020 | 12:59 PM EST

WITNESS

DATED:

DocuSigned by:

SELLER Joanne M. Roman

SELLER

32. SPECIAL CLAUSES (1-10)

(A) The following are attached to and made part of this Agreement if checked:

- ☐ Sale & Settlement of Other Property Contingency Addendum (PAR Form SSP)
- ☐ Sale & Settlement of Other Property Contingency with Right to Continue Marketing Addendum (PAR Form SSPCM)
- ☐ Sale & Settlement of Other Property Contingency with Timed Kickout Addendum (PAR Form SSPTKO)
- ☐ Settlement of Other Property Contingency Addendum (PAR Form SOP)
- ☐ Appraisal Contingency Addendum (PAR Form ACA)
- ☐ Short Sale Addendum (PAR Form SHS)
- ☐ Coldwell Banker client acknowledges receipt of the Customers for Life booklet.
- ☐ ~~Seller agrees to pay for this Seller's own copy of the closing costs of \$13,880.00~~

(B) Additional Terms: Notwithstanding the provisions of paragraph 27 MEDIATION; this paragraph shall not apply to hand money or deposit disputes that involve the sum of \$12,000.00 or less. The Seller and Buyer agree that if such a dispute occurs they will resolve the dispute before the District Magisterial Court that has jurisdiction over the matter and pursuant to applicable law.

Buyer and Seller acknowledge receipt of a copy of this Agreement at the time of signing.

This Agreement may be executed in one or more counterparts, each of which shall be deemed to be an original and which counterparts together shall constitute one and the same Agreement of the Parties.

NOTICE TO PARTIES: WHEN SIGNED, THIS AGREEMENT IS A BINDING CONTRACT. Parties to this transaction are advised to consult a Pennsylvania real estate attorney before signing if they desire legal advice.

Return of this Agreement, and any addenda and amendments, including return by electronic transmission, bearing the signatures of all parties, constitutes acceptance by the parties.

JA BS Buyer has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code §35.336.

JA BS Buyer has received a statement of Buyer's estimated closing costs before signing this Agreement.

JA BS Buyer has received the Deposit Money Notice (for cooperative sales when Broker for Seller is holding deposit money) before signing this Agreement.

JA BS Buyer has received the Lead-Based Paint Hazards Disclosure, which is attached to this Agreement of Sale. Buyer has received the pamphlet Protect Your Family from Lead in Your Home (for properties built prior to 1978).

BUYER Justin Allday DATE 11/08/2020 07:07 PM EST

BUYER Brandi Stefanelli DATE 11/08/2020 07:10 PM EST

BUYER _____ DATE _____

Seller has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code §35.336.

Seller has received a statement of Seller's estimated closing costs before signing this Agreement.

DocuSigned by: Joanne M. Roman DATE 11/10/2020 | 12:59 PM

SELLER Joanne M. Roman DATE _____

SELLER _____ DATE _____

SELLER _____ DATE _____